

Electronic Acknowledgement Receipt

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Title of Invention:	Consumer-directed financial transfers using automated clearinghouse networks
First Named Inventor/Applicant Name:	Scott D. Cook
Customer Number:	22511
Filer:	Rober Lord/Jaime Malley
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		37202_028001_response_001.pdf	2153055 53182c2150450da3c389e36c971825c2223f6022	yes	45

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment - After Non-Final Rejection	1	2
	Applicant Arguments/Remarks Made in an Amendment	3	45
Warnings:			
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